

SECTION II.

Goal Assessment

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Goal Assessment

This section of the CAPER describes the top-level goals that were established in the 2005-2009 Five-Year Strategic Plan and 2007 One-Year Action Plan for meeting housing and community development needs. It begins with a summary of the State's housing and community development needs for program years 2005 through 2009. The section then compares the 2007 One-Year Action Plan supporting the top-level goals with actual performance.

As part of the CAPER process, the State conducted self-evaluations of the performance of the four HUD grants to determine if State needs were being met. These program-specific self-evaluations are included in later sections.

2007 Housing and Community Development Needs

The State's program year 2005-2009 Consolidated Plan and 2007 Update presented findings from a large key person mail survey, a citizen survey conducted by telephone and through mail, key person interviews and secondary statistical research conducted during the Consolidated Planning process. In sum, these data showed the following housing and community development needs:

- The top housing need, identified by almost all the interviewees for the 2007 Action Plan, was providing additional affordable rental or for-sale units. Top community and economic development needs included access to more jobs with better pay and increase public funds to maintain public infrastructure.
- The top-needed housing types identified by the 2006 survey respondents were single family housing, subsidized housing and emergency shelters.
- The greatest impediments to owning a home, as identified by the 2005 survey respondents, included affordability/high housing prices, lack of stable income/cyclical income, having a poor credit history, and unable to come up with a downpayment.
- Key person mail respondents were asked what is most needed in their communities to meet the needs of persons experiencing homelessness. The top needs included supportive services, emergency shelters and transitional housing.
- According to the key person mail survey respondents, the top barriers to community and economic development in Indiana are employment related, including jobs that pay livable wages as well as job growth.
- According to a telephone survey of residents in nonentitlement areas in the State, most of the State's renters would prefer to own a house or a condo/townhome. Some barriers to owning a home as identified by these renters included not having enough money for a downpayment, not qualifying for a mortgage, and not being able to afford a monthly mortgage payment. Of those who tried to get a home loan and could not, the top reasons included poor credit, not enough credit to get a loan, and having a high debt-to-income ratio.

- If respondents were given \$1 million they could use to improve their community most would use the money to help bring jobs to their city/town, build more affordable rental housing and build more single family affordable housing.
- Respondents of both types of citizen surveys said that the housing type most needed in their communities is single family homes—nearly one-third of both types of respondents cited this need. Also important to the mail/Internet respondents (29 percent) was the need for accessible housing for disabled persons/elderly.
- According to data reported by the Census Bureau, in 2004, approximately 348,000 homeowners and 257,000 renters paid more than 30 percent of their incomes in housing and are cost burdened. The State's youngest and low-income households are the most likely to be cost-burdened.

Needs identification Workshop

The Consolidated Plan Coordinating Committee met in February 2005 to review the research conducted for the State's Five-Year Consolidated Plan, and to discuss and determine the State's current housing and community development needs, including needs related to fair housing. During this meeting, the Committee developed a list of needs for three broad categories: Affordable and Fair Housing, Special Needs Populations, and Community and Economic Development.

Exhibit II-1 on the following page summarizes the top needs identified in this workshop.

Exhibit II-1.**Top Needs Identified by Consolidated Plan Coordinating Committee, 2005 Consolidated Planning Process**

Affordable and Fair Housing	Special Needs Populations	Community and Economic Development
Visitability standards in new construction and rehabilitation.	Operating support for shelters and supportive services for permanent housing.	Fire/safety equipment
High rental assistance needs for very low-income households and cost burdened households.	Transitional housing for youth aging out of foster care, reduction of NIMBYism	Public infrastructure
Economic support for operations/supportive services of supportive housing and housing for special needs populations.	Migrant farmworkers housing: <ul style="list-style-type: none"> ■ Education about housing options, fair housing rights; and ■ Better information about actual needs of farmworkers (e.g., market study and/or survey) and NIMBYism reduction. 	Communities are lacking resources to fulfill EPA regulations
Rental rehabilitation needs of affordable units, private properties in disrepair.	Persons with mental illness and homeless: <ul style="list-style-type: none"> ■ Lack of housing for people who are discharged from State institutions; ■ Independent housing, housing choice; ■ Lack of knowledge of fair housing rights, reasonable accommodations law; and ■ State plan to end chronic homelessness actively implemented. 	Water, wastewater, sewer and drainage problems: <ul style="list-style-type: none"> ■ Public health concerns; ■ Sewage backup; ■ Flooding; and ■ Bringing homes onto public systems.
Property tax relief for homeowners who are cost burdened.	Set aside program for home modifications, accessibility improvements	A strong link between job creation and economic development.
Counseling and homeowner education, reduction in foreclosures, and improved financial literacy.	Home Choice downpayment assistance (up to \$15,000). applied to other downpayment assistance programs.	Downtown revitalization.
Affordable housing searchable database on the Internet with an indicator for accessible units.	Incentives for multifamily developers, property owners to provide more than federal guidelines of housing units with accessibility features.	Greater diversification of activities funded by CDBG dollars.

Source: BBC Research & Consulting.

Five-Year Strategic Goals

Four goals were established to guide funding during the FY2005-2009 Consolidated Planning period:

- Goal 1.** Expand and preserve affordable housing opportunities throughout the housing continuum.
- Goal 2.** Reduce homelessness and increase housing stability for special needs populations.
- Goal 3.** Promote livable communities and community revitalization through addressing unmet community development needs.
- Goal 4.** Promote activities that enhance local economic development efforts.

The goals are not ranked in order of importance, since it is the desire of the State to allow each region and locality to individually determine and address the most pressing needs being faced.

Strategic Plan and Action Plan

Goal 1. Expand and preserve affordable housing opportunities throughout the housing continuum.

As detailed in the FY2005 Five-Year Consolidated Plan, one of the greatest needs of communities is affordable, quality, multifamily housing. “Affordable” housing in this context generally refers to housing costs that are 30 percent or less than a household’s gross income.

The activities used to accomplish Goal 1 include:

HOME and ADDI Program Activities. Continue to use HOME funds that are allocated by IHCD via the following funding programs:

- HOME application;
- HOME Owner-Occupied Rehabilitation (OOR);
- HOME portion of the Qualified Allocation Plan (QAP);
- CHDO Works.

Continue to use ADDI funds that were allocated via IHCD’s First HOME program. To achieve the desired outcomes related to Goal 1, these programs make available funding for the following activities for applicants utilizing HOME funds:

- Transitional Housing—rehabilitation/new construction/refinance;
- Permanent Supportive Housing—rehabilitation/new construction/refinance;
- Rental Housing—rehabilitation/new construction/refinance;
- Homebuyer—rehabilitation/new construction;
- CHDO Operating Support;
- CHDO Predevelopment Loans; and

- CHDO Seed Money Loans.

Downpayment assistance is another activity that was used to achieve Goal 1. In recent years, IHCD used both ADDI and HOME funding via the First Home program to fund this initiative. While IHCD continued to offer downpayment assistance through the First Home program, it also proposes to use HOME funds for homeownership counseling and downpayment assistance through the Community Development department.

CDBG Program Activities (Housing). CDBG funds allocated by both IHCD and the Office of Community and Rural Affairs (OCRA) were used to achieve Goal 1. IHCD allocates CDBG funds via the following programs:

- Housing from Shelters to Homeownership—\$4,291,773 allocated in 2007; and
- Foundations—funded as needed.

To achieve the desired outcomes related to Goal 1, the following activities will be available to applicants using CDBG funds from IHCD's programs:

- Emergency Shelter—rehabilitation/new construction;
- Youth Shelter—rehabilitation/new construction;
- Migrant/Seasonal Farm Worker—rehabilitation/new construction;
- Transitional Housing—rehabilitation;
- Permanent Supportive Housing—rehabilitation;
- Rental Housing—rehabilitation;
- Owner-Occupied Rehabilitation; and
- Voluntary Acquisition/Demolition.

Exhibit II-2 on the following page shows the allocation and accomplishment for Goal 1 during 2007.

Exhibit II-2.
Goal 1. Award Goals and Accomplishments, Program Year 2007

Goal	Funds	Activities	Funding Goals	Assistance Goals	Award Allocated	Units Anticipated	Beneficiaries Anticipated	Actual	Actual Units	Actual Beneficiaries
1. Expand and preserve affordable housing opportunities throughout the housing continuum.	HOME and ADDI	Transitional Hsg - Rehab+New Construction	\$10,117,529	For Housing from Shelters to Homeownership, QAP,	\$546,000	11	11	\$286,636	4	6
		Permanent Supportive Hsg - Rehab+New Construction		HOME OOR = 336 units	\$820,000	24	24	\$484,802	19	40
		Rental Housing - Rehab+New Construction		For First Home = 500 units	\$3,270,260	94	227	\$3,750,710	11	22
		Homebuyer - Rehab+New Construction			\$1,706,500	36	121	\$1,218,381	19	61
		Owner Occupied Rehabilitation						\$737,260		
		Tenant Based Rental Assistance (TBRA)			\$400,000					
		HOME Subrecipient Agreement						\$169,000		
Decent Housing: Availability/Accessibility Affordability Sustainability		CHDO Operating Support	\$700,000		\$557,500			\$380,000		
		CHDO Predevelopment and Seed Money Loans	\$400,000		\$90,000	160	348	\$60,000		
		HEC/Downpayment Assistance (DPA)	\$3,066,513		\$1,828,111	427	828	\$602,744		
		ADDI - DPA						\$360,707	99	
		HOME - DPA						\$2,259,877	573	
		Program Income - DPA						\$464,297	122	
	CDBG	Emergency shelters	\$4,291,773	For all CDBG (Housing) = 244 units	\$400,000	25	271	\$0		
		Youth shelters			\$0			\$0		
		Transitional housing			\$0			\$0		
		Migrant/Seasonal farmworker housing			\$375,000	33	37	\$1,500,000		
		Permanent supportive housing			\$0			\$0		
		Rental housing			\$0			\$257,856		
		Owner-occupied units			\$3,728,545	418	939	\$3,962,131	53	117
		Voluntary acquisition/demolition			\$0			\$0		
		Feasibility studies			\$0			\$0		
		Housing needs assessment			\$0			\$20,000		
Total for Goal 1			\$18,575,815	1,080	\$13,721,916	1,228	2,806	\$16,514,402	900	246

Source: Indiana Office of Community and Rural Affairs and Indiana Housing and Community Development Authority.

Goal 2. Reduce homelessness and increase housing stability for special needs populations.

HOME Program Activities. Via the HOME funds allocated by IHCD through the Housing from Shelters to Homeownership and the HOME portion of the Qualified Allocation Plan programs, IHCD is able to provide funding for activities that assist those that are at risk of becoming homeless or who would otherwise be homeless.

These activities include:

- Transitional Housing—rehabilitation/new construction/refinance; and
- Permanent Supportive Housing—rehabilitation/new construction/refinance.

With special needs populations these beneficiaries have activities available to them via the Housing from Shelters to Homeownership, the HOME portion of the QAP, First Home and the HOME OOR programs for the following types of activities:

- Transitional Housing—rehabilitation/new construction/refinance;
- Permanent Supportive Housing—rehabilitation/new construction/refinance;
- Tenant-Based Rental Assistance—targeted special needs populations;
- Rental Housing—rehabilitation/new construction/refinance;
- Homebuyer—rehabilitation/new construction;
- Downpayment Assistance; and
- Owner-Occupied Rehabilitation.

For both the homeless population and those with special needs, IHCD's programs often give preference or require applicants to target these types of beneficiaries. The Indiana Interagency Council on the Homeless' Ten-Year State Plan to End Chronic Homelessness identifies the linkage of rental assistance and integrated case management and supportive services programs as a key action item in addressing the housing needs of special needs populations. IHCD utilized tenant-based rental assistance on a limited basis to serve targeted populations.

CDBG Program Activities (Housing). Via the CDBG funds allocated by IHCD through the Housing from Shelters to Homeownership, IHCD is able to provide funding for activities that assist those that are at risk of becoming homeless or who would otherwise be homeless.

These activities include:

- Emergency Shelter—rehabilitation/new construction;
- Youth Shelter—rehabilitation/new construction;
- Migrant/Seasonal Farm Worker—rehabilitation/new construction;
- Transitional Housing—rehabilitation; and
- Permanent Supportive Housing—rehabilitation.

With special needs populations these beneficiaries have activities available to them via the Housing from Shelters to Homeownership program for the following types of activities:

- Emergency Shelter—rehabilitation/new construction;
- Youth Shelter—rehabilitation/new construction;
- Migrant/Seasonal Farm Worker—rehabilitation/new construction;
- Transitional Housing—rehabilitation;
- Permanent Supportive Housing—rehabilitation;
- Rental Housing—rehabilitation;
- Owner-Occupied Rehabilitation; and
- Voluntary Acquisition/Demolition.

For both the homeless population and those with special needs, IHCD's programs often give preference or require applicants to target these types of beneficiaries.

CDBG Program Activities (Community Focus Fund). Through the Community Focus Fund, provide funds for the development of health care facilities, public social service organizations that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to persons with disabilities.

Goal and actual accomplishments for types of activities:

- Goal—The Office of Community and Rural Affairs anticipates receiving 2 or 3 applications for this type of project through the Community Focus Fund.
- Actual—\$1,130,427 was awarded to develop 3 special needs facilities with a community match of \$180,100. An estimated 582 people will benefit from the facilities.

ESG Activities. Through the ESG program, provide operating support to shelters, homeless prevention activities as well as case management to persons who are homeless and at-risk of homelessness.

Goals and actual ESG awards and accomplishments for activities:

- Operating support:
 - Goal—89 shelters receiving support, \$1,436,993 allocated in 2007.
 - Actual—82 shelters receiving support, \$1,448,207 awarded in 2007.
- Homelessness prevention activities:
 - Goal—25 shelters provided with homelessness prevention activity funding, \$93,936 allocated in 2007.
 - Actual—22 shelters provided with homelessness prevention activity funding, \$77,007 awarded in 2007.

- Essential services:
 - Goal—51 shelters provided with funding for essential services, \$317,668 allocated in 2007.
 - Actual—53 shelters awarded funding for essential services, \$401,612 awarded in 2007.
- Rehabilitation funding:
 - Goal—3 or 4 shelters provided with funding to increase the accessibility of their shelters, \$57,000 allocated in 2007.
 - Actual—5 shelters awarded funding to increase the accessibility of their shelters, \$48,040 awarded in 2007.
- Grantee cash and in-kind match:
 - Goal—Shelters match 100 percent of their rewards.
 - Actual—Shelters have currently matched 99 percent of their award that has been expended and they plan to match the remaining balance.
- Number of counties assisted:
 - Anticipated number of counties assisted—91 counties.
 - Actual number of counties assisted—91 counties.
- Number of clients served:
 - Anticipated number of clients served—47,259 clients served (unduplicated count).
 - Actual number of clients served—30,012 clients served.

Other ESG Accomplishments

- The Homeless Management Information System (HMIS) continued through a collaboration with the Indiana Coalition on Housing and Homeless Issues.
 - All of the 86 shelters have the HMIS software and have undergone training.
 - There are 27 domestic violence shelters that are not entering HMIS data because of confidentiality issues. Of the remaining 59 shelters that are entering data, 97 percent of them are compliant of entering data on a regular and consistent manner as of August 2008.
 - The shelters are able to pull data from the HMIS system for their ESG Annual Report and HUD APR's. There are some shelters that are utilizing the software for many other purposes like case management notes, bed counts, and medical appointments, etc.

- The ESG Special Needs Program Coordinator had increased involvement in the Continuum of Care (CoC) Application this year:
 - The Coordinator read and helped score the CoC applications, which were eventually sent to HUD.
 - The ESG Program Coordinator provided technical assistance in the new year around CoC process.
 - The ESG Program Coordinator encouraged the shelters and transitional housing agencies to attend their local CoC meetings and to stay in contact and collaborate with other local agencies that assist the homeless population.
 - The ESG Request for Proposals (RFP) that went out 2008-2009 awarded points to those shelters that attended their local CoC meetings.

Overall ESG indicators: Increase the availability and access to services, mainstream resources, case management and financial assistance, employment assistance, counseling for drug/alcohol abuse, mental illness, domestic violence, veterans' services and youth pregnancy. By utilizing these activities, individuals will increase their ability to access permanent housing and decrease the likelihood of repeated homelessness.

Outcomes are measured through indicators that grant recipients/shelters choose. These performance indicators are organized around Essential Services, Homelessness Prevention Activities, and Operations. It is anticipated that the shelters will achieve the required percent of the goals (under each of these three activities) that they establish for their grant performance periods.

HOPWA Activities. Through the HOPWA program, IHCD provides recipients who assist persons with HIV/AIDS with funding for rental assistance, housing information and resource identification, short-term rental, mortgage and utility assistance as well as supportive services.

Goals and actual accomplishments used to support Goals 1 and 2 via the following HOPWA activities:

- Rental Assistance:
 - Goal—\$370,040 allocated in 2007 to assist 170 households.
 - Actual—\$411,885 awarded in 2007 assisted 143 households.
- Short-Term Rent Mortgage and Utility Assistance:
 - Goal—\$221,500 allocated in 2007 to assist 300 households.
 - Actual—\$173,112 awarded in 2007 assisted 329 households.
- Supportive Services:
 - Goal—\$111,200 allocated in 2007 to assist 125 households.
 - Actual—\$167,939 awarded in 2007 assisted 846 households.

- Housing Information:
 - Goal—\$53,860 allocated in 2007 to assist 25 households.
 - Actual—\$23,000 awarded in 2007 assisted 1,442 households.
- Operating Costs:
 - Goal—\$16,000 allocated in 2007 to support 5 units.
 - Actual—\$19,363 awarded in 2007 assisted 5 units.

IHCDA uses the following indicators to determine their ability to achieve the desired outcomes:

Indicators
Via the HOPWA Program Application: <ul style="list-style-type: none"> ■ Rental Assistance Households/Units ■ Short-term Rent, Mortgage and Utility Assistance Households/Units ■ Support Services Households ■ Housing Information Households ■ Operating Cost—number of units

For program year 2007 HOPWA funding, IHCDA requested that existing project sponsors submit annual plans detailing their use of HOPWA funds for the period of July 1, 2007 through June 30, 2008.

In prior program years, IHCDA offered a competitive process for allocating HOPWA funds. Previously, IHCDA staff conducted outreach and information sessions to community-based volunteer AIDS action groups, Task Forces and organizations created and staffed by people living with HIV/AIDS. There was, however, no marked demand for new HOPWA projects for the 2007 program year. Many organizations have had success in receiving other sources of funding for HIV/AIDS and have elected to partner with existing providers instead of trying to create new programs that may divert limited resources from them. In 2006, for example, Region 1 received funding for a Shelter Plus Care project serving homeless individuals living with HIV/AIDS. Existing project sponsors are all community-based, not-for-profit organizations that serve persons with HIV/AIDS. IHCDA will utilize a competitive RFP process for the 2008 HOPWA program year.

IHCDA's goal for the HOPWA program is to reduce homelessness and increase housing stability for people with HIV/AIDS and their families. Existing project sponsors provided information on each HOPWA program's ability to support that goal.

Other HOPWA accomplishments

- IHCD strongly encouraged participation in the statewide Continuum of Care network.
- IHCD mandated use of HMIS for all HOPWA beneficiary clients statewide. This ensured that data was collected for HOPWA eligible clients that were homeless from the streets or from the shelter.
- During the 2007 HOPWA program year, approximately 6 percent of the HOPWA clients who received housing assistance were homeless from the street or from the shelter.
- Indiana also maintains an “HIV/AIDS Housing Plan” that details larger goals in the attempt to maintain housing stability and prevent homelessness for those living with HIV/AIDS.
- HOPWA project sponsors began coordination within the statewide CoC network for the first time during the 2006 program year and was continued into 2007. This objective is strongly encouraged by IHCD and will ensure that HOPWA-eligible clients who are homeless receive services during all upcoming program years. In future program years, an adjustment will be made to ensure that CoC participation is mandated for all project sponsors that are HOPWA funded.

Exhibit II-3 on the following page shows the goals and accomplishment for Goal 2 during 2007.

Exhibit II-3.
Goal 2 Award Goals and Accomplishments, Program Year 2007

Goal	Funds	Activities	Funding Goals	Assistance Goals	Award Allocated	Beneficiaries Anticipated	Award Expended	Actual Units	Actual Beneficiaries
2. Reduce homelessness and increase housing stability for special needs populations.	HOME	See special needs housing activities in Goal 1.							
	CDBG	See special needs housing activities in Goal 1.							
Decent Housing: Availability/Accessibility	ESG	Operating support	\$1,436,933	89 shelters	\$1,448,207		\$1,442,723	82 shelters	
		Homeless prevention	\$93,936	25 shelters	\$77,007		\$74,163	22 shelters	978
		Essential services	\$317,668	51 shelters	\$401,612		\$400,809	53 shelters	16,210
		Accessibility Rehab/Renovation	\$57,000	3-4 shelters	\$48,040		\$31,127	3 shelters	
		Admin/Unexpended Funds			\$95,807		\$58,771	85 total shelters	
Suitable Living Environment: Availability/Accessibility				For all activities = 47,259 unduplicated clients served				For all activities = 30,012 unduplicated clients served	
	HOPWA	Rental assistance (TBRA)	\$370,040	170 household/units	\$411,885	106	\$410,467		143
		Short-term rent, mortgage, utility assistance	\$221,500	300 household/units	\$173,112	221	\$172,171		329
		Supportive services	\$111,200	125 household/units	\$167,939	668	\$166,941		846
		Housing information	\$53,860	25 households	\$23,000	1,133	\$22,225		1,442
		Project sponsor information	\$49,400						
		Acquisition, Rehabilitation and Conversion							
		Operating Costs	\$16,000	5 units	\$19,363		\$16,324	5 units	30
		Grantee Administrative Costs			\$40,041		\$39,422		
Total for Goal 2			\$2,727,537	47,384	\$2,906,014	2,128	\$2,835,142	90 units	32,802

Source: Indiana Office of Community and Rural Affairs and Indiana Housing and Community Development Authority.

Goal 3. Promote livable communities and community revitalization through addressing unmet community development needs.

CDBG Program Activities (Community Focus Fund). Continued funding OCRA's Community Focus Fund (CFF), which uses CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of community and senior centers.

The 2007 expected and actual accomplishments follow.

- Infrastructure Projects—Construction/rehabilitation of wastewater, water and storm water infrastructure systems:
 - Expected—Assist 26 projects with an allocation of \$12,564,977.
 - Actual—Assisted 32 projects with an award of \$15,495,594.
- Community Development Projects—Construction/rehabilitation of libraries, community centers, social service facilities, youth centers, fire stations, downtown revitalization, historic preservation, etc.:
 - Expected—Assist 26 miscellaneous community development projects. Projected allocation was \$10,280,436 with an anticipated community match of \$4,569,083.
 - Actual—Assisted 21 quality of life projects that included community/senior centers, downtown revitalization, library, park improvements, special needs facilities and a transportation facility. Awards totaled \$9,606,831 with a community match of \$4,267,385.
 - Actual—Assisted 10 health and safety projects that included purchasing firefighting vehicles and the construction/rehabilitation of fire stations and/or EMS stations. Awards totaled \$2,670,847 with a community match of \$1,122,130.

CDBG Program Activities (Planning/Feasibility Studies and Foundations Program). Continue the use of the planning and community development components that are part of the Planning Grants and Feasibility Studies funded by CDBG and HOME dollars. These programs provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) pre-development loan funding.

The 2007 expected and actual accomplishments follow.

- Planning/Feasibility Studies:
 - Expected—Fund 33 planning/feasibility studies with a projected allocation of \$1,400,000 and an anticipated community match of \$140,000
 - Actual—Awarded 40 planning/feasibility studies with a total of \$1,593,941 and a community match of \$270,074.
- Foundations grants:
 - Expected—Funded on an as needed basis.
 - Actual—There were no Foundation Grants awarded in 2007.

- Technical Assistance:
 - Expected—Annually OCRA sets aside 1 percent of its CDBG allocation for technical assistance activities, an estimated \$317,909.
 - Actual—\$42,030 of CDBG funding was awarded to Ball State University to coordinate and deliver two CDBG Grant Accreditation courses, one in the Fall of 2007 and one in the Spring of 2008.

Goal 4. Promote activities that enhance local economic development efforts.

CDBG Program Activities (Community Economic Development Fund). Continued the use of the Office of Community and Rural Affairs' Community Economic Development Fund (CEDF) during program year 2007. The program funds job training and infrastructure improvements in support of job creation for low- to moderate-income persons.

The 2007 expected and actual accomplishments follow.

- Expected—The projected allocation in 2007 was \$1,700,000 to create 340 jobs.
- Actual—\$950,000 was awarded to 2 projects to create 190 jobs with a community match of \$1,669,000.

CDBG Program Activities (Micro-enterprise Assistance Program). OCRA created the Micro-enterprise Assistance Program (MAP) in 2007. The goal of the MAP program is to encourage rural communities to focus on long-term community development. Eligible projects will be designed to assist micro-enterprise businesses owned by low- to moderate-income persons and/or micro-enterprise businesses that will create jobs for low- to moderate-income persons.

The 2007 expected and actual accomplishments follow.

- **Expected**—The proposed allocation in 2007 was \$500,000.
- **Actual**—\$350,000 was awarded to 5 projects to assist in the creation of 50 jobs.

Exhibit II-4 on the following page shows the allocation and accomplishment for Goal 3 and Goal 4 during 2007.

Exhibit II-4.
Goal 3 and Goal 4 Awards Goals and Accomplishments, Program Year 2007

Goal	Funds	Activities	Funding Goals	Assistance Goals	Award Allocated	Units Anticipalted	2007 Award Expended	2007 Actual Units	
3. Promote livable communities and community revitalization through addressing unmet community development needs.	CDBG	Community Focus Fund	\$22,845,413	52 projects	\$27,773,272	63 projects	\$3,481,916	21 projects	
		Infrastructure:	\$12,564,977	26 projects	\$15,495,594	32 projects			
		Storm Drainage Project			\$2,874,740	6 projects			
		Wastewater Improvements			\$7,288,715	15 systems			
			Water System Improvements			\$5,332,139	11 systems		
	Economic Opportunities:								
	Sustainability								
		Community Development:	\$10,280,436	26 facilities/ projects	\$12,277,678	31 facilities/projects			
		Community/Senior Centers			\$2,025,000	4 facilities			
		Downtown Revitalization			\$3,305,054	7 projects			
		Library			\$2,354,350	5 facilities			
		Park Improvement			\$292,000	1 project			
		Special Needs Facility			\$1,130,427	3 facilities			
		Transportation Facility			\$500,000	1 facility			
	Fire Station/EMS Station			\$1,925,847	5 projects				
	Firefighting Vehicle			\$745,000	5 vehicles				
Suitable Living Environment:									
Availability/Accessibility	CDBG	Planning/Feasibility Studies	\$1,400,000	33 studies	\$1,539,941	40 studies	\$0	0 studies	
		Infrastructure (wastewater, water and storm drainage)			\$473,300	14 studies			
		Community Development			\$1,066,641	26 studies			
		Foundations	Funded on an as needed basis	\$0		\$0			0
		Technical Assistance			\$42,030	2 CDBG courses	\$0	0	
Total for Goal 3			\$24,245,413	85 projects	\$29,355,243	103 projects	\$3,481,916	21 projects	
4. Promote activities that enhance local economic development efforts.	CDBG	Community Economic Development Fund	\$1,700,000	340 jobs	\$950,000	2 projects, 190 jobs	\$27,000	1 project	
	CDBG	Micro-enterprise Assistance Program	\$500,000		\$350,000	5 projects, 50 jobs	\$0	0	
	Economic Opportunities:								
	Sustainability	See community and economic development activities in Goal 3							
Total for Goal 4			\$2,200,000	340 jobs	\$1,300,000	7 projects, 240 jobs	\$27,000	1 project	

Source: Indiana Office of Community and Rural Affairs and Indiana Housing and Community Development Authority.

Comparison of 2007 One-Year Goals with Accomplishments

The State typically uses a competitive application process when awarding the grants. Therefore, the actual allocations and anticipated accomplishments may not equal the proposed funding goal. For example, the State may have a goal to build 10 units of rental housing and receives no applications proposing this goal. Therefore, the goal would not be met.

Please review Exhibits II-2 through II-4 for comparisons of 2007 goals, allocations and accomplishments. Exhibit II-5 shows the goals and accomplishment for program years 2005, 2006 and 2007.

Exhibit II-5.
Award Goals and Accomplishments, Program Years 2005 to 2007

Goals	Funds	Activities	Indicator	Goals			Accomplishments		
				2005	2006	2007	2005	2006	2007
1. Expand and preserve affordable housing opportunities throughout the housing continuum.	HOME and ADDI	Transitional Housing—Rehab & New Construction	Units	for Housing	10	11	for Housing	35	4
		Permanent Supportive Housing—Rehab & New Construction	Units	from Shelters	25	24	from Shelters		19
		Rental Housing—Rehab & New Construction	Units	to Home-	210	94	to Home-	190	11
		Homebuyer—Rehab & New Construction	Units	ownership,	40	36	ownership,	41	19
		Owner Occupied Rehabilitation	Units	QAP, HOME			QAP, HOME	113	
		Tenant-Based Rental Assistance (TBRA)	Units	OOR = 370	30		OOR = 272		
		CHDO Operating Support	Units	units; for First	0		units; for First	0	
		CHDO Predevelopment and Seed Money Loans	Units	Home = 500	251	160	Home = 1,225	0	
		Downpayment Assistance		units		427	units; for ADDI = 154 units	472	794
	CDBG	Emergency shelters	Units	For all CDBG		25	For all CDBG	44	
		Youth shelters	Units	(Housing) =			(Housing) =		
		Transitional housing	Units	235 units					
		Migrant/seasonal farmworker housing	Units		172	33	1,077 beds		
		Permanent supportive housing	Units						
		Rental housing	Units		6				
		Owner-occupied units	Units		285	418		67	53
		Voluntary acquisition/demolition	Units						
		Feasibility studies	Studies		94			852	
2. Reduce homelessness and increase housing stability for special-needs populations.	HOME	See special-needs housing activities in Goal 1.							
	CDBG	See special-needs housing activities in Goal 1.							
	ESG	Operating support	Shelters	92	92	89	90	84	82
		Homeless prevention	Shelters	37	37	25	32	22	22
		Essential services	Shelters	59	56	51	56	54	53
		Accessibility Rehab	Shelters		3	3			3
		Administration	Shelters					89	85
	HOPWA	For all ESG activates	Clients	34,250	47,259	47,259	47,259	28,386	30,012
		Rental assistance	Households/Units	142	137	170	174	135	143
		Short-term rent, mortgage, utility assistance	Households/Units	464	420	300	522	180	329
		Supportive services	Households	264	264	125	692	546	846
		Housing information	Households	32	32	1,133			1,442
		Project sponsor information							
		Acquisition, Rehabilitation and Conversion							
		Operating costs	Units	5	5	5	25		30

Source: Indiana Office of Community and Rural Affairs and Indiana Housing and Community Development Authority.

Exhibit II-5. (continued)
Award Goals and Accomplishments, Program Years 2005 to 2007

Goals	Funds	Activities	Indicator	Goals			Accomplishments		
				2005	2006	2007	2005	2006	2007
3. Promote livable communities and community revitalization through addressing unmet community development needs.	CDBG	Community Focus Fund:							
		Construction/rehab of wastewater, water & stormwater systems	Systems	26	26	26	31	35	32
	CDBG	Community development projects (Senior Centers, Youth Centers, Community Centers, Historic Preservation, Downtown Revitalization, ADA Accessibility, Fire Stations, Fire Trucks)	Projects	30	26	26	43	23	31
		Planning/Feasibility Studies	Studies		34	33	46	45	40
		Foundations	Projects				1	1	
		Brownfields	Grants			2	2		2
4. Promote activities that enhance local economic development efforts.	CDBG	Community Economic Development Fund	Projects			2		2	2
		Micro-enterprise Assistance Program	Projects			5			5

Source: Indiana Office of Community and Rural Affairs and Indiana Housing and Community Development Authority.

Fair housing accomplishments. In conjunction with the 2005-2009 State Consolidated Plan, the State conducted a new Analysis of Impediments to Fair Housing Choice and developing a Fair Housing Action Plan. In addition to the new AI an annual update was completed in 2008.

The matrix below summarizes the State's Fair Housing Action Plan and reports the activities that were accomplished in 2006 and 2007 to minimize impediments.

Exhibit II-6.
Fair Housing Action Plan Matrix

Task Description	Impediments Addressed	Activities	Goals				Accomplishments			
			2006	2007	2008	2009	2006	2007	2008	2009
1. Fair housing outreach and education.	<ul style="list-style-type: none"> Discrimination faced by Indiana residents. Lack of awareness. 	<ul style="list-style-type: none"> Grantees will be required to: <ol style="list-style-type: none"> Have an up-to-date affirmative marketing plan; Display a fair housing poster; Include the fair housing logo on all print materials. 	X	X	X	X	X	X		
2. Fair housing compliance and monitoring.	<ul style="list-style-type: none"> Discrimination faced by Indiana residents. 	<ul style="list-style-type: none"> Monitor HUD funds for compliance (grantees). IHCDA will refer compliance issues to HUD (as needed). 	40-50	40-50	40-50	40-50	45	35		
3. Fair housing training.	<ul style="list-style-type: none"> Discrimination faced by Indiana residents. Lack of awareness. 	<ul style="list-style-type: none"> CDBG grant administrators will be trained in fair housing. New IHCDA grantees will receive fair housing training. 	X	X	X	X	X			
4. Increase accessible housing.	<ul style="list-style-type: none"> Lack of affordable housing for special needs populations. 	<ul style="list-style-type: none"> Fund renovations to special needs housing (shelters). IHCDA will serve on the Indianapolis Partnership for Accessible Shelters 	X	X			5	NA		
5. Fair housing testing.	<ul style="list-style-type: none"> Discrimination faced by Indiana residents. Lack of quality, affordable housing. 	<ul style="list-style-type: none"> Work with ICRC to test IHCDA funded rental properties (properties). 	4	4	4	4	0	0		
6. ADA inspections.	<ul style="list-style-type: none"> Lack of affordable housing for special needs populations. 	<ul style="list-style-type: none"> Inspect IHCDA funded properties for ADA compliance (properties). 	100	100	100	100	85	85		
7. Public outreach and education.	<ul style="list-style-type: none"> Lack of awareness of fair housing. 	<ul style="list-style-type: none"> Expanding fair housing information on IHCDA website. <ol style="list-style-type: none"> Post ICRC information/complaint filing links; Promote fair housing month (April) and residents fair housing rights. 	X	X	X	X	X	X		
8. Reduce predatory lending and education.	<ul style="list-style-type: none"> Predatory lending and foreclosures. 	<ul style="list-style-type: none"> Provide foreclosure prevention and predatory lending education (trainings). Strengthen legislation to prevent predatory activities. IHCDA will oversee the Indiana Foreclosure Prevention Network. 	2-5	2-5	2-5	2-5	3	4		
9. Prevent discrimination.	<ul style="list-style-type: none"> Discrimination faced by Indiana residents. Lack of quality, affordable housing. 	<ul style="list-style-type: none"> Receive reports of complaints filed against property owners funded by IHCDA. 		X	X	X		X		

Source: Indiana Housing and Community Development Authority.

Program year 2007 fair housing accomplishments. During program year 2007, the State of Indiana completed the following actions to affirmatively further fair housing:

- IHDA staff monitored 35 grantees for compliance with CDBG, HOME, ESG and HOPWA requirements as well as other Fair Housing standards (e.g., marketing materials, lease agreements, etc.). As necessary, IHCDA referred compliance issues to HUD or the appropriate investigative agency to ensure action is taken on all fair housing complaints at federally funded projects.
- OCRA requires all CDBG projects to be submitted by an accredited grant administrator. Civil rights training, including fair housing compliance, was required during program year 2007 and will continue to be a required part of the accreditation process.
- IHCDA continued to incorporate fair housing requirements in its grant implementation training for CSBG, HOME, ESG, and HOPWA grantees. During PY 2007, IHCDA provided comprehensive grant implementation training for nascent grantees as well as customized one-on-one trainings for more seasoned developers.
- During Program Year 2007, IHCDA served on the Indianapolis Partnership for Accessible Shelters. Information from that task force was disseminated to shelters regarding Fair Housing and property accessibility issues.
- During Program Years 2006-2009, IHCDA will work with ICRC to have testers sent to IHCDA funded rental properties to ensure they are in compliance with the Fair Housing Act. Given the transition in department staff, this objective was not achieved during PY 2007. IHCDA expects ICRC will test its rental properties by the end of the current program year (2008).
- During PY 2007, IHCDA completed 85 physical inspections to ensure that the properties it has funded are compliant with uniform federal accessibility standards. These inspections also included fair housing compliance.
- IHCDA continues to play an active role in the Mortgage Fraud and Prevention Task Force (MFPTF) to identify strategies to help consumers avoid predatory lending and foreclosure. The work of the Indiana Foreclosure Prevention Network has been integrated into the MFPTF. Another integral part of the network is identifying fraudulent and predatory loans that are then disclosed to the Attorney General's office.

During Program Years 2006-2009, IHCDA will receive regular reports from ICRC regarding complaints filed against IHCDA properties and within 60 days ensure an action plan is devised to remedy future issues or violations. Given the transition in department staff, this objective was not achieved during PY 2007. IHCDA expects to have a systematic reporting process in place by the end of the current program year.

Performance Measures Reports

The following exhibits show the performance measure reports for CDBG, CDBG (housing), HOME and ESG.

Exhibit II-7. CDBG Performance Measures Report, FY2007

Project	Create Suitable Living			Provide Decent Housing			Create Economic Opportunity			Total
	Availability / Accessibility	Affordability	Sustainability	Availability / Accessibility	Affordability	Sustainability	Availability / Accessibility	Affordability	Sustainability	
Public Facilities:										
New access to a facility	506	43	1,483	252	0	0	0	0	0	2,284
Improved access to a facility	0	0	2,835	0	0	0	0	0	14,616	17,451
Access to facility that is no longer substandard	14,033	133	118,543	0	0	0	0	0	8,518	141,227
Economic Development:										
Number of jobs created	0	0	0	0	0	0	0	0	424	424
Acres of Brownfields remediated	0	0	0	0	0	0	14	0	0	14
Rehab of Rental Units:										
LMH units	0	118	0	0	0	0	0	0	0	118
Affordable	0	118	0	0	0	0	0	0	0	118
Num. occupied by elderly	0	116	0	0	0	0	0	0	0	116
Owner Occupied Rehabilitation:										
LMH units	0	0	224	0	0	0	0	0	0	224
Occupied by elderly	0	0	120	0	0	0	0	0	0	120
Lead safety compliance	0	0	91	0	0	0	0	0	0	91

Note: IDIS C04PR83 as of August 28, 2008.

Source: Office of Community and Rural Affairs.

Exhibit II-8. CDBG Housing Performance Report, FY2007

Objectives	Availability / Accessibility		Affordability		Sustainability		Total	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Suitable Living	0	\$0	354	\$1,425,000	7,024	\$7,776,766	7,378	\$9,201,766
Decent Housing	0	\$0	0	\$0	0	\$0	0	\$0
Economic Opportunity	0	\$0	0	\$0	0	\$0	0	\$0
Totals	0	\$0	354	\$1,425,000	7,024	\$7,776,766	7,378	\$9,201,766
Objectives	Brought to Property Standards		HH Below 80% AMI					
	Units	Amount	Units	Amount				
Suitable Living	0	\$0	7,364	***				
Decent Housing	0	\$0	0	\$0				
Economic Opportunity	0	\$0	0	\$0				
Totals	0	\$0	7,364	***				

Note: IDIS C04PR85 as of September 9, 2008.

Source: Indiana Housing and Community Development Authority.

Exhibit II-9.
HOME Housing Performance Report for Rental,
Homebuyer, Homeowner, Rehab and TBRA, FY2007

Objectives	Availability / Accessibility		Affordability		Sustainability		Total	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Suitable Living	0	\$0	0	\$0	33	\$1,092,889	33	\$1,092,889
Decent Housing	0	\$0	883	\$9,516,756	74	\$1,657,925	957	\$11,174,682
Economic Opportunity	0	\$0	0	\$0	0	\$0	0	\$0
Totals	0	\$0	883	\$9,516,756	107	\$2,750,814	990	\$12,267,571

Objectives	Brought to Property Standards		HH Below 80% AMI					
	Units	Amount	Units	Amount				
Suitable Living	33	\$1,092,889	33	\$1,092,889				
Decent Housing	957	\$11,174,682	957	\$11,174,682				
Economic Opportunity	0	\$0	0	\$0				
Totals	990	\$12,267,571	990	\$12,267,571				

Note: IDIS C04PR85 as of September 9, 2008.

Source: Indiana Housing and Community Development Authority.

Exhibit II-10.
ESG Housing Performance Report, FY2007

Objectives	Availability / Accessibility		Affordability		Sustainability		Total	
	Units	Amount	Units	Amount	Units	Amount	Units	Amount
Suitable Living	15,792	\$1,775,768	0	\$0	0	\$0	15,792	\$1,775,768
Decent Housing	0	\$0	5,433	\$64,621	0	\$0	5,433	\$64,621
Economic Opportunity	0	\$0	0	\$0	0	\$0	0	\$0
Totals	15,792	\$1,775,768	5,433	\$64,621	0	\$0	21,225	\$1,840,389

Note: IDIS C04PR85 as of September 9, 2008.

Source: Indiana Housing and Community Development Authority.